Case 18-11052-TPA Doc 21 Filed 10/31/18 Entered 11/01/18 00:52:39 Desc Imaged

			Certificate of	Notice	Page 1 of 5	
Information to	identify th	e case:				
Debtor 1	William R. Adams			Social Security number or ITIN xxx-xx-5667		
	First Name	Middle Name	Last Name	-	EIN	
Debtor 2		Name Middle Name	Last Name	-	Social Security number or ITIN	
(Spouse, if filing)	First Name				EIN	
United States Bankruptcy Court WESTERN D		STRICT OF PENNSYLVANIA		Date case filed for chapter 13 10/12/18		
Case number: 1	8-11052-TP	٨				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: William R. Adams	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	5458 Gardner Drive Erie, PA 16509	
4.	Debtor's attorney Name and address	Rebeka Seelinger 4640 Wolf Road	Contact phone 814–824–6670
		Erie, PA 16505	Email: rebeka@seelingerlaw.com
5.	Bankruptcy trustee	Ronda J. Winnecour	Contact phone 412–471–5566
	Name and address	Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office		Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. –
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 814–464–9740
			Date: 10/29/18

For more information, see page 2

Debtor William R. Adams

Case number 18–11052–TPA

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 27, 2018 at 03:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court U.S. Courthouse, 1 PA 16501	Conference Room B110, 7 South Park Row, Erie,			
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 1/28/19				
	deadlines.	a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or					
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 					
		Deadline for all creditors to file a proof of claim Filing deadline: 12/21/18 (except governmental units):					
		Deadline for governmental units to file a proof of Filing deadline: 4/10/19 claim:					
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline:	30 days after the conclusion of the meeting of creditors			
9.	Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 11/27/18 at 03:00 PM , Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501					
1(Creditors with a foreign address	lf you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.					
1	1. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.					
12	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as a You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe the does not authorize an exemption that debtors claimed, you may file an objection by the deadline.						
13	13. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 14 plan may result in a discharge of debts, which may include all or part of a confirmation of a chapter 14 plan may result in a discharge of debts will not be discharge of debts, which may include 14 plan may result in a discharge of debts will not be discharged to debt will not be discharged to the						

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Certificate of Notice Page 3 of 5
United States Bankruptcy Court
Western District of Pennsylvania

In re: William R. Adams Debtor Case No. 18-11052-TPA Chapter 13

Canonsburg, PA 15317-8584

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Oct 31, 2018.
                 +William R. Adams,
db
                                       5458 Gardner Drive,
                                                                Erie, PA 16509-3019
aty
                 +James Warmbrodt,
                                      KML Law Group, P.C.,
                                                               701 Market Street,
                                                                                      Suite 5000,
                   Philadelphia, PA 19106-1541
                +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 152: +Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461 +Brian E. Lantz, D.M.D. P.C., 850 Cherry Street, Waterford PA 16441-7804
                 +Ronda J. Winnecour,
                                                                                           Pittsburgh, PA 15219-2702
14929832
14935040
14929836
                 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14929837
                 +Citibank/The Home Depot,
                                              Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
                  St Louis, MO 63179-0034
                 +LendingUSA, Attn: Bankruptcy Dept,
Sherman Oaks, CA 91403-6630
14929852
                                                            15303 Ventura Blvd. Suite 850,
14929853
                 +Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403
                ++PENNSYLVANIA ELECTRIC COMPANY, BANKRUPTCY DEPARTMENT,
                                                                                331 NEWMAN SPRINGS ROAD,
                                                                                                               BUILDING 3.
14929855
                  RED BANK NJ 07701-5688
                                                                             Erie, PA 16509)
                 (address filed with court: Penelec,
                                                         5404 Evans Rd,
                 +Penn State Fcu,
14929856
                                     1937 N Atherton St, State College, PA 16803-1523
14929858
                 +Quicken Loans,
                                   662 Woodward Avenue,
                                                             Detroit, MI 48226-3433
14935039
                 +State Collection Service, 2509 Stoughton Road,
                                                                       Madison WI 53716-3314
14929865
                 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14935036
                 UPMC Hamot,
                                 2010 Lothrop Street,
                                                          Pittsburgh PA 15213
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: rebeka@seelingerlaw.com Oct 30 2018 02:11:11 Rebeka Seelinger,
                   4640 Wolf Road.
                                     Erie, PA 16505
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 30 2018 02:11:34
                                                                                          Pennsylvania Dept. of Revenue,
smg
                  Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                 Harrisburg, PA 17128-0946
+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 30 2018 02:11:42
ust
                  Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                   Pittsburgh, PA 15222-3721
14929833
                 +EDI: AMEREXPR.COM Oct 30 2018 06:04:00
                                                                         Correspondence/Bankruptcy,
                                                                                                         Po Box 981540,
                                                                 Amex,
                  El Paso, TX 79998-1540
                 +EDI: TSYS2.COM Oct 30 2018 06:03:00
14929834
                                                             Barclays Bank Delaware, Attn: Correspondence,
                  Po Box 8801.
                                  Wilmington, DE 19899-8801
                 +EDI: CAPITALONE.COM Oct 30 2018 06:04:00
14929835
                                                                   Capital One,
                                                                                  Attn: Bankruptcy,
                                                                                                         Po Box 30285,
                  Salt Lake City, UT 84130-0285
14929838
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                                                              Comenity Bank/Bon Ton,
                                                                                         Attn: Bankruptcy Dept,
                Po Box 18215, Columbus, OH 43218
+EDI: WFNNB.COM Oct 30 2018 06:04:00
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                  Po Box 182125,
                                    Columbus, OH 43218-2125
14929840
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                Po Box 182125, Columbus, OH 43218-2125
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14929842
                                                              Comenity Bank/Overstock, Attn: Bankruptcy Dept,
                                     Columbus, OH 43218-2125
                  Po Box 182125,
14929843
                 +EDI: WFNNB.COM Oct 30 2018 06:04:00
                                                              Comenity Bank/Pier 1, Attn: Bankruptcy Dept,
                  Po Box 182125,
                                    Columbus, OH 43218-2125
14929844
                 +EDI: WFNNB.COM Oct 30 2018 06:04:00
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                  Po Box 182125,
                                     Columbus, OH 43218-2125
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                 +EDI: WFNNB.COM Oct 30 2018 06:04:00
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                  Po Box 182125,
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14929845
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                                   Columbus, OH 43218
                  Po Box 18215,
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14929846
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                  Po Box 182125,
                                    Columbus, OH 43218-2125
                 +EDI: WFNNB.COM Oct 30 2018 06:04:00
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                  Po Box 182125,
                                    Columbus, OH 43218-2125
14929848
                 +EDI: WFNNB.COM Oct 30 2018 06:04:00
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                  Po Box 182125,
                                    Columbus, OH 43218-2125
14933227
                  EDI: DISCOVER.COM Oct 30 2018 06:04:00
                                                                 Discover Bank, Discover Products Inc,
                PO Box 3025, New Albany, OH 43054-3025
+EDI: DISCOVER.COM Oct 30 2018 06:04:00
14929849
                                                                 Discover Financial,
                                                                                       Po Box 3025,
                 New Albany, OH 43054-3025
+E-mail/Text: csbankruptcy@eriewaterworks.org Oct 30 2018 02:11:59
14935038
                                                                                              Erie Water Works.
                 340 West Bayfront Parkway, Erie PA 16507-2004 EDI: JEFFERSONCAP.COM Oct 30 2018 06:03:00 Jeffersoncap.com
14929850
                                                                     Jefferson Capital Systems, LLC,
                                                                                                         Po Box 1999,
                   Saint Cloud, MN 56302
14929851
                 +EDI: CBSKOHLS.COM Oct 30 2018 06:03:00
                                                                 Kohls/Capital One,
                                                                                        Kohls Credit,
                                                                                                         Po Box 3120,
                  Milwaukee, WI 53201-3120
                 +E-mail/Text: Bankruptcy@natfuel.com Oct 30 2018 02:11:43
14935037
                                                                                    National Fuel, 1100 State Street,
                  PO Box 2081, Erie PA 16512-2081
                 +EDI: PRA.COM Oct 30 2018 06:03:00
14930640
                                                           PRA Receivables Management, LLC,
                                                                                                 PO Box 41021.
                  Norfolk, VA 23541-1021
                 +E-mail/Text: paparalegals@pandf.us Oct 30 2018 02:12:09
14929854
                                                                                   Patenaude & Felix A.P.C.,
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501 Corporate Drive, Southpointe Center, Suite 205,

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Date Rcvd: Oct 29, 2018

User: dkam

District/off: 0315-1

Form ID: 309I Total Noticed: 48 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14934547 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 30 2018 02:11:34 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 +EDI: PRA.COM Oct 30 2018 06:03:00 14929857 Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021 +EDI: RMSC.COM Oct 30 2018 06:04:00 14929859 Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 +EDI: RMSC.COM Oct 30 2018 06:04:00 14929860 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 +EDI: RMSC.COM Oct 30 2018 06:04:00 14929861 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 14929862 +EDI: RMSC.COM Oct 30 2018 06:04:00 Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 +EDI: RMSC.COM Oct 30 2018 06:04:00 14929863 Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 +EDI: RMSC.COM Oct 30 2018 06:04:00 S 14929864 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 TOTAL: 33 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Quicken Loans Inc. cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 14929867* +Aes/pheaa Rehabs, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 14929868* +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 14929869* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441 14929870* 14929871* +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, 14929872* Po Box 790034. St Louis, MO 63179-0034 14929873* Comenity Bank/Bon Ton, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218 +Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125 +Comenity Bank/Giant Eagle, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 14929874* 14929875* Columbus, OH 43218-2125 +Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 +Comenity Bank/Pier 1, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 14929877* 14929878* +Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, 14929879* Columbus, OH 43218-2125 Columbus, OH 43218-2125
+Comenity Bank/kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
Comenity Capital/Zales, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
+Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
+Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
+Comenitycb/truevalue, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
+Discover Financial, Po Box 3025, New Albany, OH 43054-3025
Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
+Kohls/Capital One. Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120 14929876* 14929880* 14929881* 14929882* 14929883* 14929884* 14929885* +Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120 +LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Suite 850, Sherman Oaks, CA 91403-6630 14929886* 14929887* +Mercury Card/fb&t, 2220 6th St, Brookings, SD 57006-2403
++PENNSYLVANIA ELECTRO COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3, 14929888* 14929890* RED BANK NJ 07701-5688 (address filed with court: Penelec, 5404 Evans Rd, Erie, PA 16509) 14929889* +Patenaude & Felix A.P.C., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584 1937 N Atherton St, 14929891* +Penn State Fcu, State College, PA 16803-1523 +Penn State Fcu, 1937 N Atherton St, State College, PA 16803-1523

+Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

+Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433

+Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

+Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

+Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

+Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

+Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

+Synchrony Bank/Walmart Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 14929892* 14929893* 14929894* 14929895* 14929896* 14929897* 14929898* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440 14929899* 14929900* TOTALS: 1, * 35, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger on behalf of Debtor William R. Adams rebeka@seelingerlaw.com
Ronda J. Winnecour cmecf@chapterl3trusteewdpa.com

TOTAL: 4